experienced periodic Ways and Means due to mismatch between receipt and expenditure. To enable such States to deal with the situation, there is an agreement between the States and Reserve Bank of India to provide Ways and Means support.

Since transactions between a State and the RBI is conducted as per the agreement between the two, disclosure of information on overdraft by States impinges upon the relationship between the banker and the clients (between RBI and the State Governments) such information is not published or made public by the RBI.

The Financial Management of the States is primarily the responsibility of the State Governments and it is for the respective State Governments to initiate remedial action. However, in order to alleviate the mismatch in the States' cash flows, the Government of India releases plan assistance, share in central taxes and small savings loans in advance depending on the needs and requests of the State Governments. In addition to Ways and Means support by Reserve Bank of India, Central Government also provides Ways and Means advance to States.

Pursuant to the recommendations of Eleventh Finance Commission, a scheme for the States Fiscal Reforms Facility has been drawn up. Under the Scheme, States have been encouraged to draw a monitorable fiscal reforms programme aimed at improving their financial position in the medium term.

Outstanding loan against industrial houses

†1681. SHRI RAJIV RANJAN SINGH 'LALAN':
SHRI KAPIL SIBAL:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have identified such big 20 industrial houses which have taken maximum loans from Government banks and other financial institutions and have not returned the same in due time;

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†Original notice of the question was received in Hindi.

(b) if so, the total amount of loan of these institutions outstanding against the above said houses by the end of the December, 2001; and

(c) the percentage of above said loan in terms of amount of non-performing assets of all financial institutions?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) to (c) Under the current provisions of banking laws, disclosure of names of borrowers of banks and FIs is not permissible. However, there is no prohibition on disclosure of the names of defaulters against whom suits have been filed. A list of top 20 borrowers against whom public sector banks and financial institutions have filed suits as on 31st March, 2001 for recovery of their dues, is given in the enclosed Statement.

Statement

Public Sector Banks and FIs. Suit filed accounts as on 31.3.2001
Top 20 Borrowers

(Rs. in Crore)

Sl. No.	Name of the Party	Amount Outstanding	Name of the Bank
1	2	3	4
1.	Harshad S. Mehta	812.08	State Bank of India
2.	Indian Charge Chrome Ltd.	493.28	Industrial Development Bank of India
3.	Hindustan Photofilms Manufacturing Co. Ltd.	233.72	State Bank of India
4.	Premier Venyl Flooring Ltd.	227.58	Canara Bank
5.	Lloyd Steel Industries Ltd.	220.00	Central Bank of India

1	2	3	4
6.	Continental Float Glass Ltd.	209.82	Industrial Finance Corporation of India
7.	Mardia Chemicals Ltd.	184.81	ICICI Ltd.
8.	Dynacraft Machine Co. Ltd	179.95	Bank of India
9.	Mackinnon Mackenzies and Co. Ltd.	177.62	Bank of India
10.	Midease Intergrated Steels Ltd.	174.81	Industrial Development Bank of India
11.	Mardia Chemicals Ltd.	171.73	Industrial Finance Corporation of India
12.	East West Travel & Trade Ltd.	168.18	Indian Bank
13.	Ahmedabad Mfg. and Callico Ptg.Co. Ltd.	165.80	Bank of India
14.	Alpine Industries Ltd.	163.64	State Bank of India
15.	Shrishma Fine Chemical and Pharmaceuticals (K) Ltd.	163.00	Canara Bank
16.	Indian Charge Chrome Ltd.	161.50	Industrial Finance Corporation of India

1	2	3	4
17.	Arihant Industries Ltd.	158.53	Industrial Finance Corporation of India
18.	Maxwell Exim Food Ltd.	147.67	Indian Bank
19.	Mukerian Paper Mills Ltd.	139.96	Industrial Finance Corporation of India
20.	Rajinder Steels Ltd.	138.21	Industrial Development Bank of India

Insurance cover in Assam

1682. SHRI INDRAMONI BORA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Public Sector Insurance Companies operating in some of the districts in Assam took decision to withdraw insurance cover in this region;

(b) if so, the reasons therefor;

(c) whether such decisions to withdraw insurance cover has been taken in other States also;

(d) if so, what are the reasons therefor; and

(e) if not, the reasons for taking such decisions in respect of Assam only?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) and (b) The National Insurance Company Ltd. has informed that Barak valley, Dhubri and Lakhimpur revenue circle or Goapara district in Assam have been consistently experiencing heavy floods and inundation since 1989 resulting in losses to the property in these areas. Since the occurrence of these perils of flood and inundation is a regular feature in these areas, the Regional Inter Company Committee of public sector general insurance companies have decided not to extend the basic fire policy/householders' policy/shopkeepers' comprehensive insurance policy etc. to cover the perils of flood and inundation. The basic covers for